

Fill in this information to identify the case:

Debtor 1 Frank Richard Toth, Jr.; aka Frank R. TothDebtor 2 Regina M. Toth  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-14998-amc

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust NA as Trustee  
Name of creditor: of Lodge Series III

Court claim no. (if known): 8-1

Last 4 digits of any number you use to  
identify the debtor's account:

6 4 5 8**Date of payment change:**Must be at least 21 days after date  
of this notice11/01/2020**New total payment:**\$ 1,606.32

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 553.89New escrow payment: \$ 598.34**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Frank Richard Toth, Jr.  
First Name Middle Name Last Name

Case number (if known) 19-14998-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/** D. Anthony Sottile  
Signature

Date 09/10/2020

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SIN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 02, 2020

REGINA M TOTH  
FRANK R TOTH Jr.  
509 RODGERS AVE  
UPPER CHICHESTER PA 19014

Loan: XXXXXXXXXX

Property Address:  
509 ROGERS AVENUE  
ASTON, PA 19014

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Sept 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Nov 01, 2020:
Principal & Interest Pmt:	1,007.98	1,007.98
Escrow Payment:	553.89	598.34
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,561.87	\$1,606.32

Escrow Balance Calculation	
Due Date:	Dec 01, 2018
Escrow Balance:	(11,076.24)
Anticipated Pmts to Escrow:	12,739.47
Anticipated Pmts from Escrow (-):	323.91
Anticipated Escrow Balance:	\$1,339.32

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	885.11	(10,418.70)
Sep 2019	553.89	(543.50)	111.30		* Forced Place Insur	1,327.70	(10,962.20)
Sep 2019				111.30	* Escrow Disbursement	1,327.70	(11,073.50)
Oct 2019	553.89	1,640.34	111.30	111.63	* Forced Place Insur	1,770.29	(9,544.79)
Nov 2019	553.89		111.30	110.65	* Forced Place Insur	2,212.88	(9,655.44)
Dec 2019	553.89	548.42	111.30	110.65	* Forced Place Insur	2,655.47	(9,217.67)
Jan 2020	553.89	548.42	111.30	110.32	* Forced Place Insur	3,098.06	(8,779.57)
Feb 2020	553.89	548.42	111.30	109.99	* Forced Place Insur	3,540.65	(8,341.14)
Feb 2020				592.22	* County Tax	3,540.65	(8,933.36)
Mar 2020	553.89		749.08	758.88	* City/Town Tax	3,345.46	(9,692.24)
Mar 2020		548.42	111.30	109.66	* Forced Place Insur	3,234.16	(9,253.48)
Apr 2020	553.89	543.50	592.22		* County Tax	3,195.83	(8,709.98)
Apr 2020			111.30	109.32	* Forced Place Insur	3,084.53	(8,819.30)
May 2020	553.89	548.42	111.30	108.99	* Forced Place Insur	3,527.12	(8,379.87)
Jun 2020	553.89	548.42	111.30	108.65	* Forced Place Insur	3,969.71	(7,940.10)
Jul 2020	553.89	548.42	111.30	108.31	* Forced Place Insur	4,412.30	(7,499.99)
Jul 2020				4,066.71	* School Tax	4,412.30	(11,566.70)
Aug 2020	553.89	548.42	111.30	107.97	* Forced Place Insur	4,854.89	(11,126.25)
Aug 2020			3,969.72		* School Tax	885.17	(11,126.25)
Aug 2020		50.01			* Escrow Only Payment	885.17	(11,076.24)
					Anticipated Transactions	885.17	(11,076.24)
Aug 2020				107.97	Forced Place Insur		(11,184.21)
Sep 2020		12,185.58		107.97	Forced Place Insur		893.40
Oct 2020		553.89		107.97	Forced Place Insur		1,339.32
	\$6,646.68	\$18,817.18	\$6,646.62	\$7,059.16			

An asterisk (\*) indicates a difference from a previously submitted amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 6,646.62. Under Federal law, your lowest monthly balance should not have exceeded 1,107.77 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 02, 2020

REGINA M TOTH

Loan: XXXXXXXXXX**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,339.32	1,805.98
Nov 2020	559.45	107.97	Forced Place Insur	1,790.80	2,257.46
Dec 2020	559.45	107.97	Forced Place Insur	2,242.28	2,708.94
Jan 2021	559.45	107.97	Forced Place Insur	2,693.76	3,160.42
Feb 2021	559.45	107.97	Forced Place Insur	3,145.24	3,611.90
Mar 2021	559.45	758.88	City/Town Tax	2,945.81	3,412.47
Mar 2021		107.97	Forced Place Insur	2,837.84	3,304.50
Apr 2021	559.45	592.22	County Tax	2,805.07	3,271.73
Apr 2021		107.97	Forced Place Insur	2,697.10	3,163.76
May 2021	559.45	107.97	Forced Place Insur	3,148.58	3,615.24
Jun 2021	559.45	107.97	Forced Place Insur	3,600.06	4,066.72
Jul 2021	559.45	107.97	Forced Place Insur	4,051.54	4,518.20
Aug 2021	559.45	4,066.71	School Tax	544.28	1,010.94
Aug 2021		107.97	Forced Place Insur	436.31	902.97
Sep 2021	559.45	107.97	Forced Place Insur	887.79	1,354.45
Oct 2021	559.45	107.97	Forced Place Insur	1,339.27	1,805.93
	<u>\$6,713.40</u>	<u>\$6,713.45</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 902.97. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,118.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,339.32. Your starting balance (escrow balance required) according to this analysis should be \$1,805.98. This means you have a shortage of 466.66. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 6,713.45. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	559.45
Surplus Amount:	0.00
Shortage Amount:	38.89
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$598.34</u>

**Paying the shortage.** If your shortage is paid in full, your new monthly payment will be \$1,567.43 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In Re:

Case No. 19-14998-amc

Frank Richard Toth, Jr.  
*aka* Frank R. Toth  
Regina M. Toth

Chapter 13

Debtors.

Judge Ashley M. Chan

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**CERTIFICATE OF SERVICE**

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I certify that on September 10, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Robert H. Holber, Debtors' Counsel  
rholber@holber.com

Scott F. Waterman, Chapter 13 Trustee  
ecfmail@readingch13.com

Office of the United States Trustee  
ustpreion03.ph.ecf@usdoj.gov

I further certify that on September 10, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Frank Richard Toth, Jr., Debtor  
509 Rodgers Avenue  
Upper Chichester, PA 19014

Regina M. Toth, Debtor  
509 Rodgers Avenue  
Upper Chichester, PA 19014

Dated: September 10, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com